

Form csnodsc – ntcscslsnodis

UNITED STATES BANKRUPTCY COURT

District of New Jersey
402 East State Street
Trenton, NJ 08608

Case No.: 19–22703–CMG
Chapter: 13
Judge: Christine M. Gravelle

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Craig S Gallen
28 Hyman Ct
Brooklyn, NY 11229

Carolyn Gallen
aka Carolyn Taylor
28 Hyman Ct
Brooklyn, NY 11229

Social Security No.:
xxx–xx–0219

xxx–xx–1057

Employer's Tax I.D. No.:

NOTICE OF CASE CLOSED WITHOUT DISCHARGE

All creditors and parties in interest are notified that the above–named case has been closed without entry of discharge for the reason(s) indicated below.

- ☐ Debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☐ Joint debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☐ Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☒ Debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☒ Joint debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4–year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ Joint Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4 year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ An Order denying or revoking the debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

- ☐ An Order denying or revoking the joint debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

If the debtor subsequently files a Motion to Reopen the Case to allow for the filing of the above document, the debtor must pay the applicable filing fee. If the debtor's case was closed because the debtor received a discharge in a previous case as set forth above, the debtor will have received a Notice of Clerk's Evidence of Previous Discharge providing an opportunity to be heard prior to case closing.

Dated: November 22, 2021

JAN: wdr

Jeanne Naughton
Clerk

In re:
Craig S Gallen
Carolyn Gallen
Debtors

Case No. 19-22703-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

Page 1 of 3

Date Rcvd: Nov 22, 2021

Form ID: cscnodsc

Total Noticed: 45

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ++ | Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4). |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 24, 2021:

| Recip ID | Recipient Name and Address |
|-----------|---|
| db/jdb | + Craig S Gallen, Carolyn Gallen, 28 Hyman Ct, Brooklyn, NY 11229-6032 |
| cr | + Ford Motor Credit Company LLC., servicer for CAB E, P.O. Box 62180, Colorado Springs, CO 80962-2180 |
| lm | + Specialized Loan Servicing, 8742 Lucent Blvd, Suite 300, Littleton, CO 80129-2386 |
| cr | + Specialized Loan Servicing LLC, P.O. Box 340514, Tampa, FL 33694-0514 |
| 518323769 | + Bureau of Account Management, Attn: Bankruptcy, Po Box 538, Howell, NJ 07731-0538 |
| 518323771 | + CC Holdings, Attn: Card Services, Po Box 9201, Old Bethpage, NY 11804-9001 |
| 518323774 | + First Premier Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524 |
| 518367020 | + Ford Motor Credit Co LLC, Morgan Bornstein Morgan, 1236 Brace St Ste K, Cherry Hill, NJ 08034-3229 |
| 518323779 | + Leopold & Associates, PLLC, 80 Busineny Park Drive, Suite 110, Armonk, NY 10504-1704 |
| 518323782 | + Remex Inc, Attn: Bankruptcy, 307 Wall St., Princeton, NJ 08540-1515 |
| 518421067 | ++ STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 address filed with court., State of New Jersey, Division of Taxation, PO BOX 245-Bankruptcy, Trenton, NJ 08695-0272 |
| 518323783 | + Specialized Loan Servi, 6200 S Quebec St, Greenwood Village, CO 80111-4720 |
| 518323784 | + State of New Jersey, Division of Taxation, 50 Barrack Street, PO Box 269, Trenton, NJ 08695-0269 |
| 518323786 | ++ TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026 address filed with court., Toyota Financial Services, Atty: Bankruptcy Dept, Po Box 8026, Cedar Rapids, IA 52409 |
| 518323785 | + Target, Attn: Bankruptcy, Po Box 9475, Minneapolis, MN 55440-9475 |
| 518761974 | Toyota Lease Trust, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701 |
| 518422237 | + Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013 |
| 518978060 | + U.S. Bank National Association Trustee (See 410), c/o Specialized Loan Servicing LLC, 6200 S. Quebec St., Greenwood Village, Colorado 80111-4720 |
| 518432726 | + U.S. Bank National Association, Trustee (See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386 |

TOTAL: 19

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|-----------|---|----------------------|--|
| smg | Email/Text: usanj.njbankr@usdoj.gov | Nov 22 2021 20:32:00 | U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534 |
| smg | + Email/Text: ustpreion03.ne.ecf@usdoj.gov | Nov 22 2021 20:32:00 | United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235 |
| 518421327 | + Email/Text: g20956@att.com | Nov 22 2021 20:32:00 | AT&T Mobility II LLC, %AT&T SERVICES INC., KAREN A. CAVAGNARO PARALEGAL, ONE AT&T WAY, SUITE 3A104, BEDMINSTER, NJ. 07921-2693 |
| 518392175 | Email/Text: bnc@atlasacq.com | Nov 22 2021 20:32:00 | Atlas Acquisitions LLC, 492C Cedar Lane, Ste 442, Teaneck, NJ 07666 |
| 518352109 | Email/PDF: MerrickBKNotifications@Resurgent.com | Nov 22 2021 20:30:22 | CW Nexus Credit Card Holdings I, LLC, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368 |
| 518323770 | + Email/PDF: AIS.cocard.ebn@aisinfo.com | Nov 22 2021 20:30:14 | Capital One, Attn: Bankruptcy, Po Box 30285, |

District/off: 0312-3

User: admin

Page 2 of 3

Date Rcvd: Nov 22, 2021

Form ID: cscnodsc

Total Noticed: 45

| | | | |
|-----------|--|----------------------|---|
| | | | Salt Lake City, UT 84130-0285 |
| 518348143 | + Email/PDF: ebn_ais@aisinfo.com | Nov 22 2021 20:48:15 | Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901 |
| 518323772 | + Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM | Nov 22 2021 20:32:00 | Comenity Bank/Overstock, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125 |
| 518323773 | + Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM | Nov 22 2021 20:32:00 | Comenity Bank/Victoria Secret, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125 |
| 518428196 | + Email/PDF: ebn_ais@aisinfo.com | Nov 22 2021 20:48:13 | Directv, LLC, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901 |
| 518331724 | Email/Text: EBNBKNOT@ford.com | Nov 22 2021 20:32:00 | FORD MOTOR CREDIT COMPANY LLC, DEPT. 55953, PO BOX 55000, DETROIT, MI. 48255-0953 |
| 518333182 | Email/Text: EBNBKNOT@ford.com | Nov 22 2021 20:32:00 | Ford Motor Credit Co, POB 62180, colorado Springs, CO 80962 |
| 518531616 | Email/Text: EBNBKNOT@ford.com | Nov 22 2021 20:32:00 | Ford Motor Credit Co LLC, POB 62180, Colorado Spring, CO 80962 |
| 518323775 | + Email/Text: EBNBKNOT@ford.com | Nov 22 2021 20:32:00 | Ford Motor Credit, Attn: Bankruptcy, Po Box 542000, Omaha, NE 68154-8000 |
| 518323777 | Email/Text: sbse.cio.bnc.mail@irs.gov | Nov 22 2021 20:32:00 | Internal Revenue Service, 955 S. Springfield Ave., Springfield, NJ 07081 |
| 518323780 | + Email/Text: EBNBKNOT@ford.com | Nov 22 2021 20:32:00 | Lincoln Automotive Financial Service, Attn: Bankruptcy, Po Box 542000, Omaha, NE 68154-8000 |
| 518418455 | + Email/Text: bankruptcydpt@mcmcg.com | Nov 22 2021 20:32:00 | MIDLAND FUNDING LLC, PO BOX 2011, WARREN MI 48090-2011 |
| 518323781 | + Email/Text: bankruptcydpt@mcmcg.com | Nov 22 2021 20:32:00 | Midland Funding, 2365 Northside Dr Ste 300, San Diego, CA 92108-2709 |
| 518403480 | + Email/Text: JCAP_BNC_Notices@jcap.com | Nov 22 2021 20:32:00 | Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999 |
| 518429660 | Email/Text: bnc-quantum@quantum3group.com | Nov 22 2021 20:32:00 | Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788 |
| 518429661 | Email/Text: bnc-quantum@quantum3group.com | Nov 22 2021 20:32:00 | Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788 |
| 518442809 | Email/Text: bnc-quantum@quantum3group.com | Nov 22 2021 20:32:00 | Quantum3 Group LLC as agent for, Second Round LP, PO Box 788, Kirkland, WA 98083-0788 |
| 518420825 | + Email/Text: bncmail@w-legal.com | Nov 22 2021 20:32:00 | SYNCHRONY BANK, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132 |
| 518326528 | + Email/PDF: gecsed@recoverycorp.com | Nov 22 2021 20:58:34 | Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| 518364985 | + Email/Text: bncmail@w-legal.com | Nov 22 2021 20:32:00 | TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132 |
| 518323776 | Email/Text: bankruptcyntices@vivecard.com | Nov 22 2021 20:32:00 | HC Processing Center, Attention Bankruptcy, Po Box 708970, Sandy, UT 84070 |

TOTAL: 26

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a

District/off: 0312-3

User: admin

Page 3 of 3

Date Rcvd: Nov 22, 2021

Form ID: cscnodsc

Total Noticed: 45

preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|-----------|---------------|---|
| aty | *+ | Leopold & Associates, PLLC, 80 Busineny Park Drive, Suite 110, Armonk, NY 10504-1704 |
| 518323778 | * | Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346 |
| 518860875 | *+ | U.S. Bank National Association Trustee (See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386 |
| 518978059 | *+ | U.S. Bank National Association Trustee (See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386 |

TOTAL: 0 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 24, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 22, 2021 at the address(es) listed below:

| Name | Email Address |
|-----------------------|--|
| Albert Russo | on behalf of Trustee Albert Russo docs@russotrustee.com |
| Albert Russo | docs@russotrustee.com |
| Denise E. Carlon | on behalf of Creditor U.S Bank National Association as Trustee, Successor in interest to Bank of America ET AL... dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com |
| Gavin Stewart | on behalf of Creditor Specialized Loan Servicing LLC bk@stewartlegalgroup.com |
| John R. Morton, Jr. | on behalf of Creditor Ford Motor Credit Company LLC. servicer for CAB EAST LLC ecfmail@mortoncraig.com, mortoncraigecf@gmail.com |
| Kevin Gordon McDonald | on behalf of Creditor U.S Bank National Association as Trustee, Successor in interest to Bank of America ET AL... kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com |
| Kevin Gordon McDonald | on behalf of Creditor Toyota Lease Trust kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com |
| Scott D. Sherman | on behalf of Debtor Craig S Gallen ssherman@minionsherman.com |
| Scott D. Sherman | on behalf of Joint Debtor Carolyn Gallen ssherman@minionsherman.com |
| U.S. Trustee | USTPRegion03.NE.ECF@usdoj.gov |

TOTAL: 10